

Monte J. White and Associates, P.C.
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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE: §
Christopher Earl Turner §
§ CASE NO. 13-10001-RLJ-13
§ HEARING DATE: 10/30/2013
DEBTOR § HEARING TIME: 11:00 AM

DEBTOR'S RESPONSE TO TRUSTEE'S RECOMMENDATION CONCERNING
CLAIMS, OBJECTIONS TO CLAIMS AND PLAN MODIFICATION

DEBTOR Christopher Earl Turner, by and through attorney, Monte J. White, filed this Debtor's Response to Trustee's Recommendation Concerning Claims, Objections to Claims and Plan Modification, and respectfully show the Court as follows:

1. Debtor wishes to surrender, in full satisfaction of debt, the 2006 Acura that is security for a debt to Security National Auto Acceptance.
2. Debtor does not propose a payment or plan base change at this time.

FOR THESE REASONS, Debtor asks that the Trustee's Recommendation Concerning Claims, Objections to Claims and Plan Modification be denied or in the alternative, set for hearing on the date indicated.

Respectfully submitted,
/s/Monte J. White
Attorney for Debtors

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Response was served on September 16, 2013 on the following attached parties in interest at the addresses listed below by ECF and/or regular U.S. First Class mail:

/s/Monte J. White
Attorney for Debtors

Label Matrix for local noticing

Security National Automotive Acceptance Co.

United States Trustee

0539-1

c/o Jeffrey B. Resnick, P.C.

1100 Commerce Street

Case 13-10001-rlj13

6440 North Central Expwy.

Room 976

Northern District of Texas

Suite 501

Dallas, TX 75242-0996

Abilene

Dallas, TX 75206-4137

Mon Sep 16 12:21:36 CDT 2013

306 Federal Building

5 Star Bank

AAFES/MIL STAR/EXCHANGE

1205 Texas Avenue

55 N. Main St.

c/o Creditors Bankruptcy Service

Lubbock, TX 79401-4037

Warsaw, NY 14569-1325

P.O. Box 740933

Dallas, TX 75374-0933

American InfoSource LP as agent for

American InfoSource LP as agent for

American InfoSource LP as agent for

DIRECTV, LLC

T Mobile/T-Mobile USA Inc

Verizon

Mail Station N387

PO Box 248848

PO Box 248838

2230 E Imperial Hwy

Oklahoma City, OK 73124-8848

Oklahoma City, OK 73124-8838

El Segundo, CA 90245-3504

American Warrior Network

Armed Forces Bank, N.A.

Armed Forces Loans Of Nevada

4400 PGA Blvd., Suite 902

Douglas M. Neeb, Esq

6161 S Rainbow Blvd Ste 100

Palm Beach Gardens, FL 33410-6563

1111 Main St., Ste. 1600

Las Vegas, NV 89118-3270

Kansas City, MO 64105-2114

Asset Acceptance LLC

Baja Broadband

Caine & Weiner

P.O. Box 2036

P.O. Box 660664

Po Box 5010

Warren Mi 48090-2036

Dallas, TX 75266-0664

Woodland Hills, CA 91365-5010

Capital Accounts

Cavalry Portfolio Services

Central Fin

2120 Crestmoor Rd. Ste 30

500 Summit Lake Drive, Ste 400

3424 North First

Nashville, TN 37215-2654

Valhalla, NY 10595-2322

Abilene, TX 79603-6912

Christopher Earl Turner

Comfort Care Dental Group

Cortese Dodge, Inc.

6201 Dutchess

2024 W. Henrietta Rd. Ste 5 J

2400 W. Henerietta Rd.

Abilene, TX 79606-1012

Rochester, NY 14623-1360

Rochester, NY 14623-2324

Crd Prt Asso

Credit Management Lp

(p)DIRECTV LLC

Attn: Bankruptcy

4200 International Pkwy

ATTN BANKRUPTCIES

PO Box 802068

Carrollton, TX 75007-1912

PO BOX 6550

Dallas, TX 75380-2068

GREENWOOD VILLAGE CO 80155-6550

Diversified Dental Services

Enterprise Rent A Car

Eos Cca

P.O. Box 1168

803 W. Colorado Ave

300 Canal View Blvd. Ste

Trussville, AL 35173-6100

Colorado Springs. CO 80905-1551

Rochester, NY 14623-2811

Federal Credit Union

Freedom Acceptance Corp

Freedom Acpt

3801 W. Blvd. Dr.

1150 E. Little Creek Rd

Customer Financial

Flint, MI 48505-3071

Norfolk, VA 23518-3826

Norfolk, VA 23518

I C System
Attn: Bankruptcy
444 Highway 96 East, P.O. Box 64444
Saint Paul, MN 55164-0444

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Internal Revenue Service
1100 Commerce
MC 5029 DAL
Dallas, TX 75242-1100

(P) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Jeffrey B. Resnick, P.C.
Attorneys for Creditor SNAAC
6440 North Central Expwy., Suite 501
Dallas, TX 75206-4137

Mercantile Adjmnt Bur
6390 Main St.
Williamsville, NY 14221-5857

Monroe County Library System
115 S. Ave
Rochester, NY 14604-1817

Monte J. White & Associates, P.C.
402 Cypress, Suite 310
Abilene, TX 79601-5151

Nco Fin /99
Po Box 15636
Wilmington, DE 19850-5636

Partner Credit Union
6221 Sheridan Blvd
Arvada, CO 80003-5299

Q-Dental Group
2300 Buffalo Rd.
Cornerstone Center, No. 300
Rochester, NY 14624-1360

Rochester Gas & Electric
89 E. Ave
Rochester, NY 14649-0002

Santander Consumer Usa
Po Box 961245
Ft Worth, TX 76161-0244

Security National Automotive Acceptance Co.
6951 Cintas Blvd
Mason, OH 45040-8923

Security Service-ins
PO Box 691510
San Antonio, TX 78269-1510

Solomon & Solomon P C
5 Columbia Circle
Albany, NY 12203-6374

(P) SPRINT NEXTEL CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-0949

Strong Memorial Hospital
601 Elmwood Ave
Rochester, NY 14642-0002

Susan Caballero Turner
6201 Dutchess
Abilene, TX 79606-1012

The Credit Bureau Inc
EOS CCA
300 Canalview Blvd. Suite 130
Rochester, NY 14623-2811

Tice Assoc
P.O. Box 1168
Trussville, AL 35173-6100

Town of Henreitta
475 Calkins Rd.
Henerietta, NY 14467

Triad Financial Corp/Santander
Attn: Bankruptcy Department
PO Box 105255
Atlanta, GA 30348-5255

U S Dept Of Ed/gsc/chi
400 Maryland Ave
SW Washington, DC 20202-0001

URMC Phy Family Medical Center
777 S. Clinton Ave
Rochester, NY 14620-1448

Unique National Collec
119 E. Maple St.
Jeffersonville, IN 47130-3439

University of Rochester Medical Center
601 Elmwood Ave., Box 320
Rochester, NY 14642-0001

Verizon
Verizon Wireless Bankruptcy Administrati
PO Box 3397
Bloomington, IL 61702-3397

Virtuoso Sourcing Grou
3033 S Parkerste 1000
Aurora, CO 80014-2919

Wegmans Credit Department
1500 Brooks Ave
Rochester, NY 14624-3512

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Wells Fargo Bank Christopher Earl Turner Pamela Jean Chaney
PO Box 63491 MAC A0143-042 5249 US Hwy 277 S, Apt 285 Monte J. White & Associates, P.C.
San Francisco, Ca 94163-0001 Abilene, TX 79605-8009 American State Building
402 Cypress, Ste. 310
Abilene, TX 79601-5151

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Direct TV	Internal Revenue Service	Sprint
PO Box 70014	PO Box 21126	PO Box 79357
Boise ID 83707-0114	Philadelphia, PA 19114	City of Industry, CA 91716-9357

(d) Sprint Nextel	End of Label Matrix
Attn: Bankruptcy Dept	Mailable recipients 63
PO Box 7949	Bypassed recipients 0
Overland Park KS 66207-0949	Total 63